

D. Johnson  
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IDS w/ Refers

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE	Docket No. 438 P 786	Application No. <del>111</del>
	Applicant: James P. Romano	
	Filing Date: 10/12/00	Group Art Unit:

JC915 U.S. PTO  
09/689128  
10/12/00

INFORMATION DISCLOSURE STATEMENT  
UNDER RULE 1.97

Hon. Commissioner of Patents  
and Trademarks  
Washington DC 20231

Sir:

In complying with the duty of disclosure set forth in 37 CFR 1.56, Applicant submits copies of patents and publications as listed on the attached Form PTO 1449, and a concise explanation of the relevance of each is explained below.

AA 4,868,900 this reference refers to a point-of-sale credit card verifier for checking the validity of cards, such as credit cards, comprises means for non-destructively storing information on invalid credit cards for comparison with information which is read from a card presented for use.

AB 4,935,608 this reference refers to a card authorization terminal in which a plurality of CATs (card authorization terminals) are connected to a data transmission line.

AC 5,053,606 this reference refers to a card authorization terminal (CAT), when communication processing is performed between the CAT and a host computer to perform settlement processing for one customer, performs input processing of information concerning settlement for the next customer in parallel with the communication processing.

AD 5,127,041 this reference refers to a system for connecting a computer to both cellular and landline telephone systems is disclosed.

AE 5,131,038 this reference refers to a personal identity authentication system is provided in which

parametric data of an authorized possessor is encrypted into a memory of a portable transceiver device.

AF 5,208,446 this reference refers to a method and apparatus for delivering an order to a home and utilizing credit information to verify and accept payment for the order.

AG 5,353,334 this reference refers to a system for connecting a computer to both cellular and landline telephone systems is disclosed.

AH 5,387,784 this reference refers to a point-of-transaction system for processing electronic payments of transactions includes portable payment terminal, each having a keyboard for entering transaction data and an interface for communication without wires with a distance central station and, in turn, to a processing center in telephone communication with the central station.


AI 5,408,513 this reference refers to a portable credit card terminal interface disclosed for verifying credit information.

AJ 5,714,741 this reference refers to a device for providing (1) for providing a transparent exchange of commands and data between an IC card and a remote terminal via a communication network.

AK 5,729,591 this reference refers to a credit card operated cellular telephone including an interface assembly that allows addition of a credit card reader and an electronics board thereto.

Respectfully submitted,

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